

**RETRIEVING PERSONAL ACCOUNT INFORMATION FROM A WEB SITE
BY READING A CREDIT CARD**

ABSTRACT OF THE DISCLOSURE

5 A method of accessing personal account information of a credit card (3400) over
a global communication packet-switched network (306). At a user location disposed on
the network (306), a machine-resolvable code (MRC) (3402) of the credit card (3400)
of a user is read with a reading device (3410). Coded information is extracted from the
MRC (3402). Routing information associated with the coded information is obtained,
10 which routing information corresponds to the personal account information of the user
stored on a credit card company server (3300) disposed on the network (306). The user
location connects to the credit card company server (3300) across the network in
accordance with the routing information. The personal account information is returned
from the credit card company server (3300) to the user location. The personal account
15 information is then presented to the user at the user location.